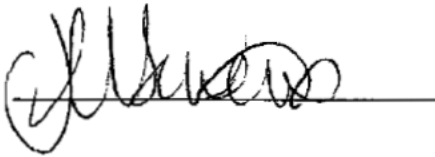


This letter acknowledges the agreement of the personal loan of \$11,000.00 from Patrick Mulcahy of [REDACTED] to Jessica M. Teixeira of 831 Beacon Street #320 Newton Center, MA 02459. The terms of the personal loan have been agreed to by both parties as follows;

Mr. Mulcahy agrees to the initial loan of \$5,000 on September 12, 2016 (via a Citizens Bank check via his personal account # [REDACTED] #2644) with the additional check from the same account (9/18/16 #2646 \$3,000.00) as well as the agreed purchase of a LV bag of \$2000 and accrued interest from the October deals of \$1000.00, the total of \$11,000.00 received as of 9/18/16 will be under the same terms of a single repayment, including a 70% interest of investment of a total repayment \$18,700.00 on February 1, 2017.

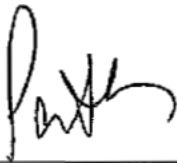
Repayment will be via a Certified Bank Check mailed on or before 4/1/17.



8/28/2016

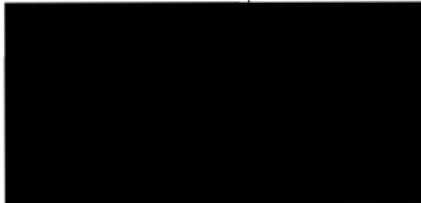
Jessica M. Teixeira

Newton Center, MA 02459



8/28/2016

Patrick E. Mulcahy



This letter acknowledges the agreement of the personal loan of \$25,000.00 from Patrick Mulcahy of [REDACTED] to Jessica M. Teixeira of 831 Beacon Street #320 Newton Center, MA 02459. The terms of the personal loan have been agreed to by both parties as follows;

Mr. Mulcahy agrees to the initial loan of \$5,000 on July 1, 2016 (via a Citizens Bank check via ITNSA) with the additional checks from the same account (7/26/16 #3385 \$4,000.00, 7/26/16 #3386 \$3,000 and 8/25/16 #3428 \$5000.00) as well as the agreed fronted payment of \$3000.00 of interest of the previously dissolved deals that have been reinvested under Ms. Teixeira. The total of \$25,000.00 received as of 8/27/16 will be under the same terms of a single repayment, including a 70% interest of investment of a total repayment \$42,500.00 on February 1, 2017.

Repayment will be via a Certified Bank Check mailed on or before 4/1/17.



8/28/2016

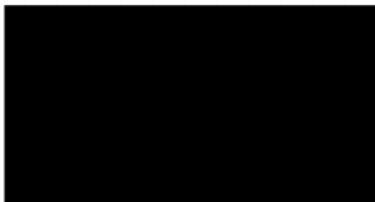
Jessica M. Teixeira

Newton Center, MA 02459



8/28/2016

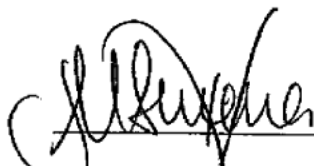
Patrick E. Mulcahy



This letter acknowledges the agreement of the personal loan of \$5,000.00 from Patrick Mulcahy of [REDACTED] to Jessica M. Teixeira of 831 Beacon Street Newton Center, MA 02459. The terms of the personal loan have been agreed to by both parties as follows;

Mr. Mulcahy agrees the loan of \$5,000 on December 6, 2016 (\$3250 of interest occurred balance of deals as of 11/15/2016) as well as a check additionally of \$1750) to Ms. Teixeira with the understanding of a single repayment of \$8,500.00 to include 70% interest on May 1, 2017.

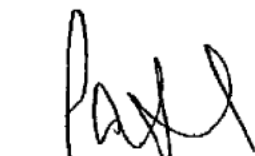
Repayment will be via a Certified Bank Check mailed on or before 6/1/17.



Jessica M. Teixeira

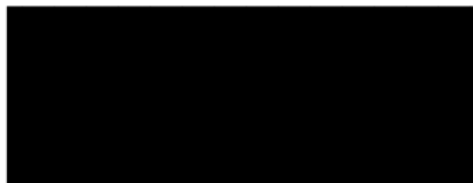
12/6/2016

Newton Center, MA 02459



Patrick E. Mulcahy


12/6/2016



This letter acknowledges the agreement of the personal loan of \$30,000.00 from Patrick Mulcahy of [REDACTED] to Jessica M. Teixeira of 831 Beacon Street #320 Newton Center, MA 02459. The terms of the personal loan have been agreed to by both parties as follows;

Mr. Mulcahy agrees to the loan of \$30,000 on December 22, 2016 (via personal checks #2748, #2749, #2750. The total will be under the terms of a single repayment, including a 80% interest of investment of a total repayment \$54,000.00 on October 1, 2017.

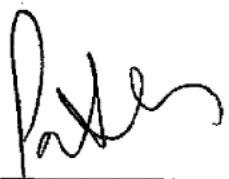
Repayment will be via a Certified Bank Check mailed on or before 11/1/17.



Jessica M. Teixeira

12/22/2016

Newton Center, MA 02459



Patrick E. Mulcahy

12/22/2016